



more FOR YOUR LIFE

Considering joining the SEC? Explore how our **comprehensive total rewards program** offers so much more to support your life.



health



balance



finances



career

START HERE [>](#)



When you choose a career at the SEC, you'll have access to the SEC's benefits, well-being resources and work-life programs that offer...

more FOR YOUR LIFE

Every day our employees give more to protect investors, maintain fair markets, and preserve our nation's economy. In return the SEC offers a comprehensive total rewards package that exceeds the benefits that are available at most federal agencies. The SEC offers **more for your life**.

This guide highlights the benefits and programs the SEC offers its employees in addition to the standard federal employee benefits package.

- The **+** icon is used to identify these supplemental programs and offerings.
- Use the links at the top of each page to navigate through the guide.

This guide is filled with easy-to-find, up-to-date information on all of the SEC's total rewards programs — all in one place.



more FOR YOUR LIFE

As an SEC employee, you can count on standard federal employee benefits, plus more programs the SEC offers to support your total well-being:

[more FOR YOUR HEALTH](#) →

- Federal Employee Health Benefits (FEHB)
- Health Benefits Subsidy (Premium)+
- Federal Employees Dental and Vision Insurance Program (FEDVIP)
- SEC Select Dental (Free Core Dental plan)+
- SEC Select Vision (Free Core Vision plan)+
- Up to \$1,000/year Health and Wellness Allowance+
- Fitness and Wellness Programs+
- Sick Leave

[more FOR YOUR WORK-LIFE BALANCE](#) →

- Telework+
- Flexible Schedules+
- Back-Up Care+
- Family Support+
- Onsite Child Development Center (HQ)+
- WorkLife4You Resources/Benefits+
- Paid Parental Leave+
- Employee Assistance Program (EAP)
- Employee Affinity Groups+
- Annual Leave with a 400-hour carryover allowance+
- Federal Holidays

[more FOR YOUR FINANCES](#) →

- Pension (Retirement Plan)
 - Civil Service Retirement System (CSRS)
 - Federal Employee Retirement System (FERS)
- Thrift Savings Plan (TSP) Regular and Catch-Up Contributions (401(k) Investment Savings Plan)
- Supplemental Retirement Plan (SRP)+
- Federal Flexible Spending Account Program (FSAFEDS)
- Domestic Partner Health Insurance Premium Reimbursement (HIPR)+
- Federal Employee Group Life Insurance (FEGLI)
- Professional Liability Insurance Reimbursement (PLIR)
- Student Loan Repayment Program (SLRP)+
- Transit Benefits
- Voluntary Benefits through MetLife+
 - Short- and Long-Term Disability Insurance
 - Optional Life with AD&D
 - Accident Insurance
 - Critical Illness
 - Hospital Indemnity
 - MetLife Legal
 - Auto and Home Insurance
 - Pet Insurance

[more FOR YOUR CAREER](#) →

- Professional Dues Reimbursement (PDR)+
- SEC University (SECU)+
- Tuition Assistance
- Career Coaching Program
- Other services and programs



Click → to go to each section of the guide.
 The + denotes more programs the SEC provides beyond what most other Federal agencies offer.



more FOR YOUR HEALTH

The physical health and well-being of you and your family are as important to the SEC as they are to you. We offer additional and affordable programs to support your health needs.

Federal Employee Health Benefits Program (FEHB) – FEHB offers a variety of different health plans and coverage options so you can choose what works best for you, your family and your budget.

Health Benefits Subsidy (Premium) + – The SEC pays an average of 72% of the FEHB premium, plus, an additional subsidy towards your portion of the premium each pay period.

Federal Employees Dental and Vision Insurance Program (FEDVIP) – You have the option to enroll in additional dental and vision coverage — outside of what your health plan offers, with the Federal Employees Dental and Vision Insurance Program (FEDVIP).

SEC Select Dental and Vision Coverage + – We provide core dental and vision coverage to you and your eligible dependents — at no cost to you! But if you need extra coverage, take advantage of the SEC Select Dental and Vision buy-up plans.

Health and Wellness Allowance + – You can apply to receive an annual allowance of up to \$1,000 to put towards eligible health and wellness expenses like gym memberships!

Fitness and Wellness Programs + – Get moving with virtual group workouts and other free SEC health and wellness programs. Live health and wellness programming is available to you and your family.

Sick Leave – There may be times that we need to attend to personal and family medical needs. When you have a medical appointment or you're under the weather, sick leave allows you to take the time you need to recover, without using annual leave.



“I really appreciate that the SEC pays more towards my health benefit premiums. It makes providing quality coverage for my large family more affordable.”





more FOR YOUR WORK-LIFE BALANCE

The SEC recognizes that your life is a balance between your professional and personal responsibilities. Our employees are caretakers, students, parents, volunteers and so much more. You can take advantage of these resources to achieve more balance and prioritize what matters most in life.

Telework + - Work happens where you are — whether that's at home, in the office or somewhere in between.

- **Telework Stipend** + - Eligible employees may apply for a \$375 annual telework stipend.

Flexible Schedules + - Work at a time that works for you and the SEC. The SEC offers opportunities to work a compressed and/or flexible schedule.

Back-Up Care + - Life is unpredictable. That's why the SEC provides quality back-up child and elder care when you need it most. You can access up to 15 **free** back-up care sessions per dependent, per year.

Family Support + - Family life can be busy! Fortunately, you don't have to do it all alone. Take advantage of discounted care services, academic support, and tutoring services to help with homework, test prep and other learning needs for your children ages 5-18, as well as other available resources for parents.

Onsite Child Development Center (HQ) + -

The Harbor at Station Place offers you and your family access to enriching early education programs.

WorkLife4You Resources/Benefits + - Take the stress out of finding quality care with WorkLife4You. WorkLife4You conveniently pulls together references for services such as child and elder care, health care, home repairs and more! Plus — you and your household members can access exclusive discounts on things like travel and entertainment.

Paid Parental Leave - The SEC offers two programs for paid parental leave. The Family and Medical Leave Act Paid Parental Leave (FMLA-PPL) program is available to eligible employees for a birth, adoption or foster placement of a child. FMLA-PPL requires employees to have one year of federal service before invoking FMLA, and they must sign a service agreement. The SEC Paid Parental Leave (SEC-PPL) program is a supplement and aligns with the FMLA-PPL program requirements. SEC-PPL does not require employees to have one year of federal service or sign a service agreement. In total, you can receive up to 12 weeks of paid parental leave.



“The emergency back-up care was a lifesaver when my sister in the National Guard was deployed unexpectedly. It allowed me to provide quality care for my niece while her mom was away on special assignment.”

“Having the freedom to work from home really shows how much the SEC values and trusts me. After my dad's knee surgery, I was able to shift my schedule so I could take him to his physical therapy appointments. I was able to be there for him, without using up all my sick and personal leave.”

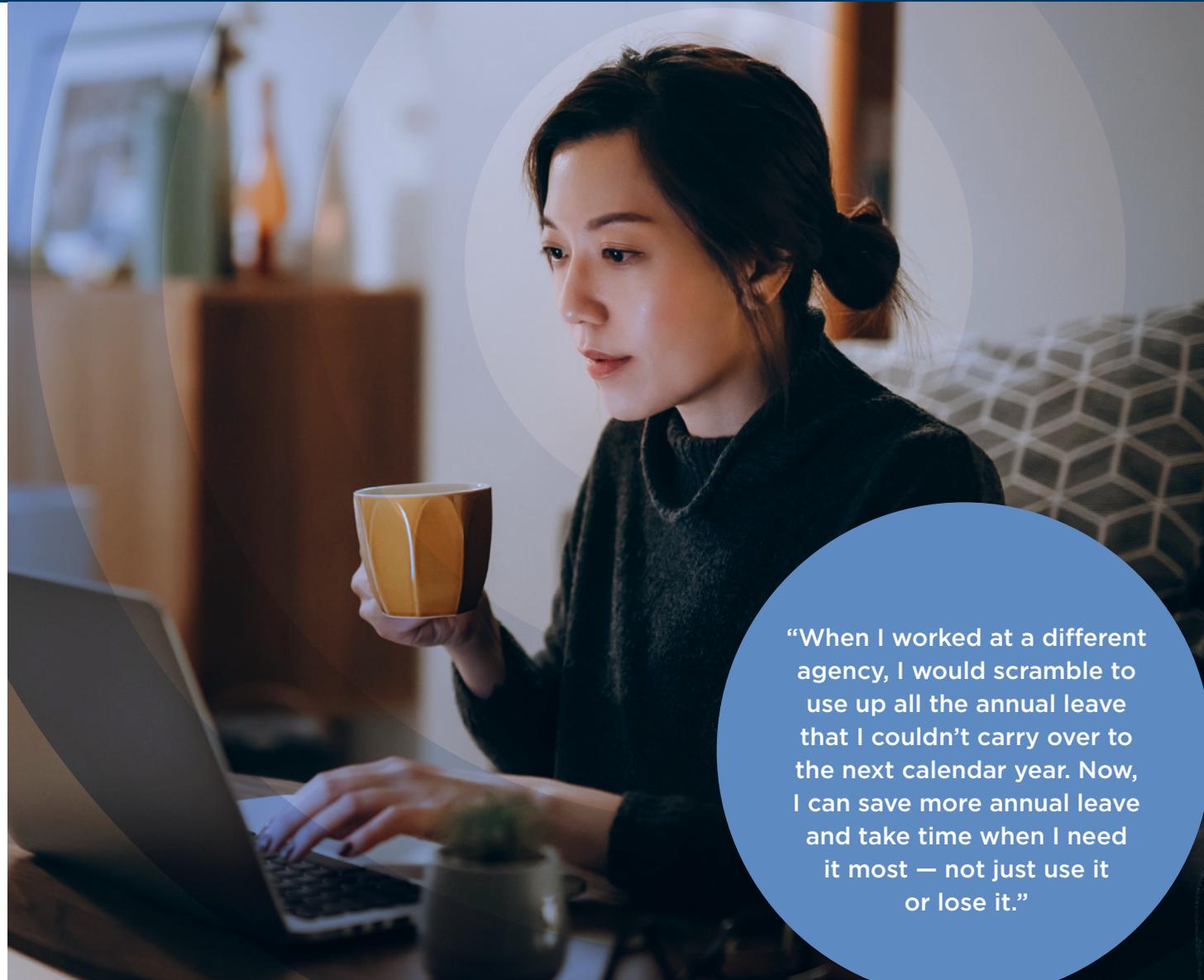


Employee Assistance Program (EAP) – We all need a helping hand to get us through tough times. EAP offers 24/7 support and confidential counseling services for you and your family. Let EAP lend a hand with relationship, financial, legal and other personal matters. EAP also offers free management and employee counseling services.

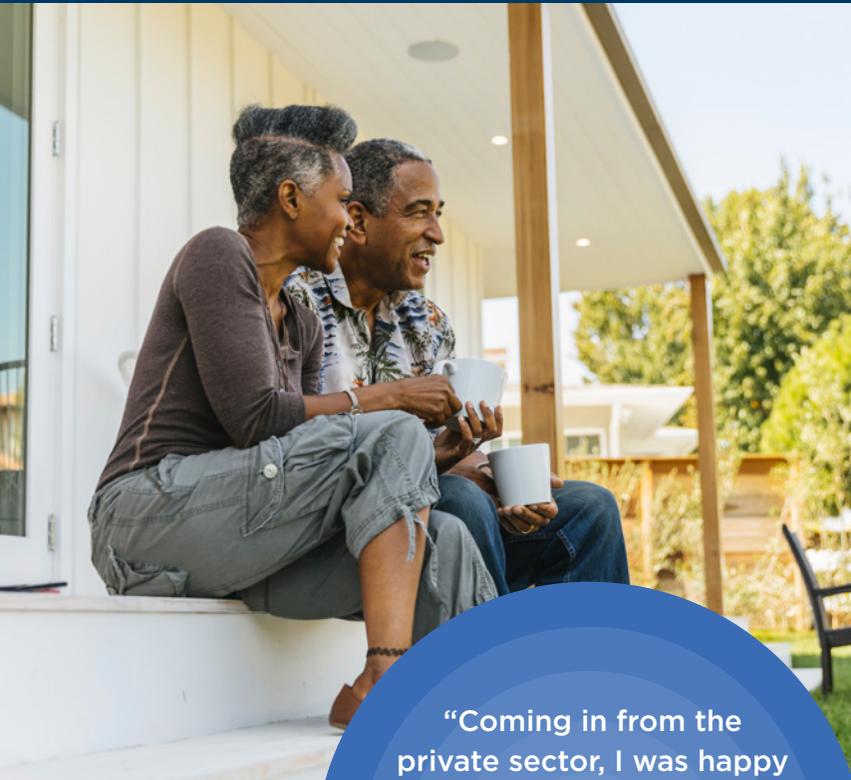
Employee Affinity Groups + – The SEC is committed to providing an inclusive workplace for all employees. We sponsor several Employee Affinity Groups to promote networking, professional development, and cultural awareness.

Annual Leave – The SEC encourages you to take time away from work to destress and rejuvenate. **You can carry over up to 400 hours of annual leave per year** +. That's 160 hours more than most federal agencies allow for non-executive employees. Newly hired employees accrue leave faster at the SEC too!

Federal Holidays – In addition to annual leave, you can enjoy 11 paid holidays per year.



“When I worked at a different agency, I would scramble to use up all the annual leave that I couldn’t carry over to the next calendar year. Now, I can save more annual leave and take time when I need it most — not just use it or lose it.”



“Coming in from the private sector, I was happy to see a plan like a 401(k) was available at the SEC. And, the extra 3% SEC match to the SRP is an easy way to help my retirement savings grow quicker.”



more FOR YOUR FINANCES

The SEC offers programs and benefits to help our employees save more for retirement, college, and more!

Pension (Retirement Plan) – The SEC offers a pension plan to support your future financial wellbeing.

- **Civil Service Retirement System (CSRS)** – CSRS provides retirement, disability and survivor benefits to employees hired before January 1, 1987 who did not convert to the Federal Employee Retirement System (FERS).
- **Federal Employee Retirement System (FERS)** – FERS is offered to employees hired on or after January 1, 1987. FERS is a retirement plan that includes social security, a defined basic benefit plan (also referred to as a pension) and a Thrift Savings Plan (TSP) that works like a 401(k). The SEC automatically contributes 1 percent of your base pay to the TSP — and matches up to 4 percent of your contribution for a total agency contribution of up to 5 percent. You have the option to make catch-up contributions to the TSP any time after you reach age 50.

Supplemental Retirement Plan  – With the SEC’s Supplemental Retirement Plan, you can receive more towards retirement! The SEC makes up to 3% of salary in additional contributions beyond what is already provided under FERS.

Federal Flexible Spending Account Program – You can save money and reduce your taxable income by opening a Federal Flexible Spending Account. Eligible employees can enroll in a Health Care FSA, Limited Expense Health Care FSA, and/or Dependent Care FSA during the Federal Benefits Open Season.

Domestic Partner Health Insurance Premium Reimbursement  – If you’re in a committed relationship with a domestic partner, the SEC will help to offset the cost of privately obtained, non-subsidized health coverage for your partner and their children.



“The student loan repayment program really takes a lot of pressure off my finances. I’m getting married next year, so the extra savings are helping to pay for my dream wedding!”

Federal Employee Group Life Insurance – As a federal employee, you and your family have access to quality, affordable life insurance options. New hires are automatically enrolled in Basic Life Insurance Coverage for just \$0.16 bi-weekly per every thousand dollars.

Professional Liability Insurance Reimbursement – The SEC will reimburse qualified managers, supervisors and law enforcement officers up to one-half the cost incurred for professional liability insurance.

Student Loan Repayment Program + – Gain more flexibility in your monthly budget with our student loan repayment program. Eligible employees may receive up to \$10,000 per year — up to a maximum of \$120,000, to put towards student loan debt.

Transit Benefits – It pays to go green! If you use mass transit to commute to and from work, you may enroll in the Transit Benefit Program and receive a tax-free subsidy for qualified transportation expenses — up to \$300 per month based on your actual commute.

If you bike to work, you may enroll in the Bicycle Benefit Program to request reimbursement of cycle commuting related expenses — up to \$240 annually. If you need to drive in, enrolling in the Pre-Tax Parking Benefit is a convenient way to reduce your taxable income.

Voluntary Benefits through MetLife + – The SEC offers peace of mind to cover life’s unexpected events. These are employee-paid options and are offered at lower group rates.

- **Short- and Long-Term Disability Insurance** – If you are unable to work due to a qualified illness or injury, disability insurance can help to replace some of your lost wages.
- **Optional Life with AD&D** – Beyond FEGLI, you may choose to elect additional coverage by enrolling in a SEC Select Optional Life & AD&D plan.
- **Accident Insurance** – Accident insurance can help offset the cost of required medical testing, treatment or care resulting from a covered accident.
- **Critical Illness** – Critical illness coverage offers direct payments to help cover the cost of extra expenses associated with serious illness.
- **Hospital Indemnity** – Hospital Indemnity plans provide you with payments when you are admitted and confined to a hospital.
- **MetLife Legal** – Access a network of experienced attorneys to help with life’s legal matters by enrolling in a MetLife legal plan.
- **Auto and Home Insurance** – Farmers GroupSelect™ offers you group rates on auto and home insurance. Additional policies for boats, motorcycles, and other personal property are also available.
- **Pet Insurance** – Protect your feline and canine companions with a MetLife Pet insurance policy.



more FOR YOUR CAREER

SEC University (SECU) is the agency's in-house training program, which offers a wide variety of courses, programs, and resources that provide a best in class learning and development experience. All employees, regardless of pay grade, have access to continuing education opportunities, leadership development programs, mentoring and coaching.

Professional Dues Reimbursement + - The SEC will reimburse up to \$700 towards the cost of expenses you incur for qualifying professional licenses and/or credentials that support your job duties.

SEC University (SECU) + - SECU offers a robust curriculum of courses and programs that provides a best in class learning and development experience. All employees, regardless of pay grade, have access to continuing education opportunities, leadership development programs, mentoring and coaching.

- **Tuition Assistance** - Through reimbursement, the SEC helps offset your educational expenses for successfully completing for-credit courses at accredited colleges and universities.
- **Career Coaching Program** - The SEC provides confidential career coaching and counseling services to help you effectively plan and manage your career and offers personalized assistance with goal-setting, cover letters, résumés, and preparing for interviews.

• Here are a few of the other services and programs that SECU administers:

- **Leadership Development Courses and Programs**
- **Certification Programs**
- **Continuing Education Credit Program**
- **E-Learning**
- **Administrative Management Certificate Program**
- **Executive Coaching Program**



“Coaches from SECU really gave me the confidence I needed to take the next step with my career.”



The SEC believes our employees' overall well-being is paramount to our mutual success.
That's why we offer a total rewards program that goes above and beyond what other federal agencies offer to support you in every stage of your life and career.

more FOR YOUR LIFE



The information in this guide is not a promise of benefits or a contract of employment. It is intended to help explain the SEC's total rewards philosophy and provide a general overview of benefit options and programs available to our employees. The programs, benefits and descriptions listed in this guide are subject to change in response to future business needs such as changes to policy, vendor changes, budget, and legislation and/or labor negotiations.